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2 U.S.  
THE FEDERAL CROP INSURANCE CORPORATION

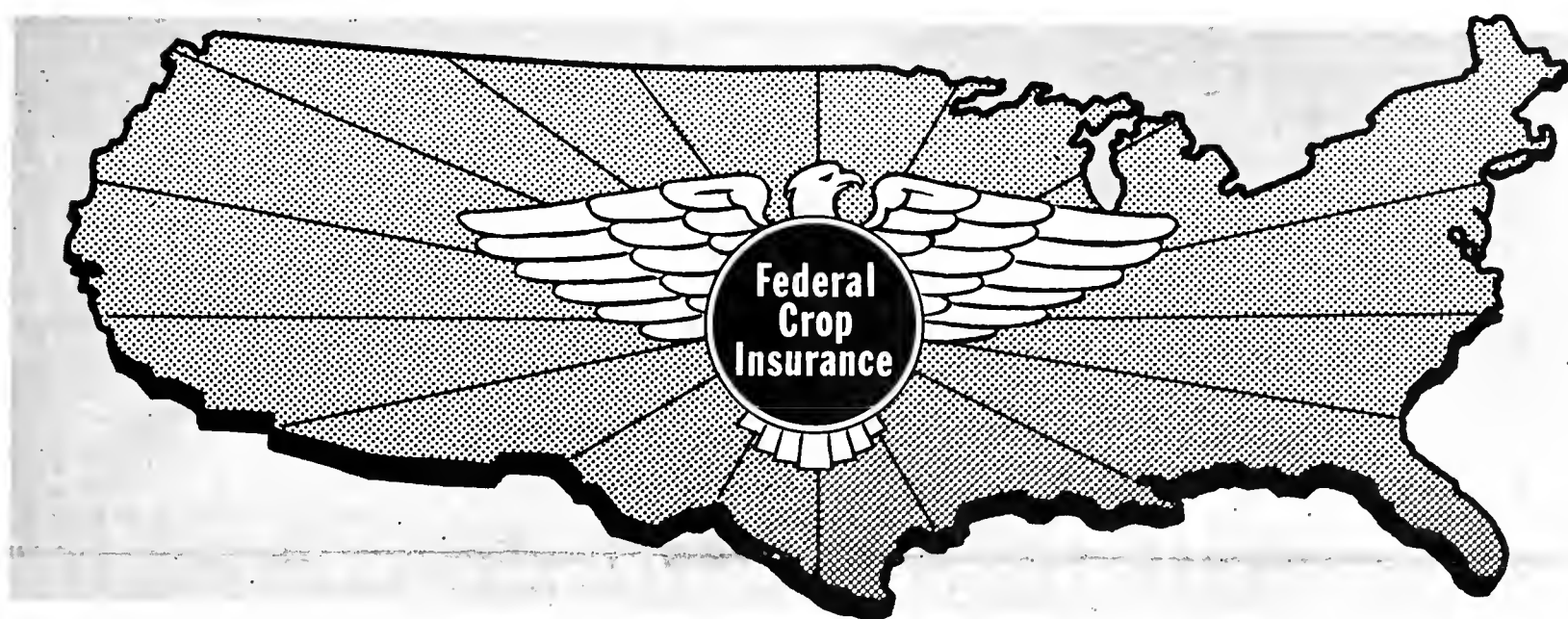


UNITED STATES DEPARTMENT OF AGRICULTURE



Continuous Contract Covering  
1949 and Succeeding Years





## TOBACCO CROP INSURANCE

IN CONSIDERATION of the representations and provisions in the application upon which this policy is issued, which application is made a part of the contract, and subject to the terms and conditions set forth or referred to herein, the Federal Crop Insurance Corporation (hereinafter designated as the Corporation) does hereby insure

Policy number .....

County .....

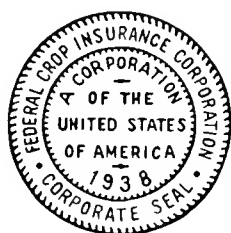
State .....

(hereinafter designated as the insured)

against loss of his tobacco crop while in the field, due to unavoidable causes including drought, flood, hail, wind, frost, freeze, lightning, excessive rain, snow, wildlife, hurricane, tornado, insect infestation, plant disease, and such other unavoidable causes as may be determined by the Board of Directors of the Corporation.

In witness whereof, the Federal Crop Insurance Corporation has caused this policy to be issued this ..... day of ....., 19.....

FEDERAL CROP INSURANCE CORPORATION



By .....  
*State Crop Insurance Director.*

### TERMS AND CONDITIONS

- 1. Insurable acreage.** For each crop year of the contract, any acreage is insurable only if a coverage is shown therefor on the county actuarial table (including maps and related forms) for that crop year.
- 2. Responsibility of insured to report acreage and interest.** (a) Promptly after planting the tobacco crop each year, the insured shall submit to the Corporation, on a form entitled "Tobacco Crop Insurance Acreage Report," a report over his signature of all acreage in the county planted to each insured type of tobacco in which he has an interest at the time of planting. This report shall show the acreage of tobacco for each insurance unit and his interest in each at the time of planting. If the insured does not have an insurable interest in tobacco planted in any year, the acreage report shall nevertheless be submitted promptly after the planting of tobacco is generally completed in the county. Any acreage report submitted by the insured shall be considered final and not subject to change by the insured. (b) The Corporation may elect to determine that the insured acreage for any insured type of tobacco is "zero" if the insured fails to file an acreage report within 30 days after planting of tobacco is generally completed in the county, as determined by the Corporation. (c) Failure of the county office to request submission of such report or to send a personal representative to obtain the report shall not relieve the insured of the responsibility to make such report.

3. Insured acreage. In any year the insured acreage with respect to each insurance unit shall be the acreage of tobacco planted as reported by the insured or as determined by the Corporation, whichever the Corporation shall elect, except that insurance shall not attach with respect to (a) any acreage planted to tobacco which is destroyed or substantially destroyed (as defined in section 13) and on which it is practical to replant to tobacco, as determined by the Corporation, and such acreage is not replanted to tobacco, (b) any acreage initially planted to tobacco too late to expect a normal crop to be produced, as determined by the Corporation, and (c) any acreage which is destroyed for the purpose of conforming with any other program administered by the United States Department of Agriculture. Also, if the acreage of any type of tobacco on a farm exceeds the applicable tobacco acreage allotment, if any, established for that type of tobacco on the farm under the Agricultural Adjustment Act of 1938, as amended, the Corporation may elect to determine that the maximum insured acreage for that type of tobacco for each insurance unit on the farm shall be the same proportion of the planted acreage on that unit that the allotment for the farm is of the total planted acreage on the farm.

4. Insured interest. The insured interest in the tobacco crop covered by the contract shall be the interest of the insured at the time of planting as reported by the insured or as determined by the Corporation, whichever the Corporation shall elect. For the purpose of determining the amount of loss the insured interest shall not exceed the insured's actual interest at the time of loss or the beginning of harvest whichever occurs first.

5. Coverage per acre. (a) The coverage per acre for yield-quality insurance shall be the product of the market price (as determined by the Corporation in accordance with section 28) and the applicable number of pounds of tobacco shown on the approved county actuarial table for (1) the area in which the insured acreage is located or (2) the coverage group assigned to the person who owns the land at the time of planting the tobacco crop. (For this purpose, land rented for cash or a fixed commodity rent shall be considered as owned by the lessee.) The coverage per acre for investment insurance shall be the applicable number of dollars shown on the approved county actuarial table for the area in which the insured acreage is located. (b) The coverage per acre for both yield-quality insurance and investment insurance is progressive depending upon (1) whether the acreage is harvested or unharvested in the case of types 41, 51, 52, 54, and 55 or (2) whether harvest has begun on the insurance unit or the acreage is destroyed or substantially destroyed before the beginning of harvest in the case of types 11, 12, 13, 14, 21, 22, 23, 31, and 35.

6. Insurance period. Insurance with respect to any insured acreage shall attach at the time the tobacco is planted. Insurance shall cease with respect to any portion of the tobacco crop covered by the contract upon removal from the field or upon being housed, but in no event shall the insurance remain in effect later than the following applicable date of each year, unless such time is extended in writing by the Corporation.

Date	Type of Tobacco	Date	Type of Tobacco
September 30	11	September 30	31
September 30	12	September 30	35
August 31	13	September 30	41
August 31	14	September 15	51
September 30	21	September 15	52
September 30	22	September 30	54
September 30	23	September 30	55

7. Life of contract, cancellation thereof. (a) Subject to the provisions of paragraph (d) of this section, the contract shall be in effect for the 1949 crop year and shall continue in effect for each succeeding crop year until either party gives to the other party, on or before the cancellation date of any year, written notice of cancellation effective beginning with the next succeeding crop year after the cancellation date. Any notice of cancellation given by the insured to the Corporation shall be submitted in writing to the county office. (b) If the insured cancels the contract, he shall not be eligible for crop insurance on tobacco planted in the next succeeding crop year in the county unless he subsequently files an application for insurance on or before the cancellation date preceding such year. (c) If for two consecutive crop years no tobacco in which the insured has an insurable interest is planted in the county, the contract shall terminate. (d) If the minimum participation requirement as established by the Corporation is not met for any year the contract shall continue in force only to the end of the crop year for which such requirement is not met, except that if the minimum participation requirement is met on or before the next succeeding applicable closing date the contract shall continue to be in force.

8. Changes in contract. The Corporation reserves the right to change the premium rate(s), insurance coverage(s), and other terms and provisions of the contract from year to year. Notice of such changes shall be mailed to the insured at least 15 days prior to the applicable cancellation date shown herein. Failure of the insured to cancel the contract as provided in section 7, shall constitute his acceptance of any such changes. If no notice is mailed to the insured, the terms and provisions of the contract for the prior year shall continue in force.

9. Causes of loss not insured against. The contract shall not cover loss caused by: (a) Failure to follow recognized good farming practices; (b) poor farming practices, including but not limited to the use of unadapted varieties, failure properly to prepare the land for planting, or properly to plant, care for, or harvest (including unreasonable delay thereof) the insured crop; (c) following different fertilizer or farming practices than those considered in establishing the coverage; (d) planting tobacco on land which is generally considered incapable of producing a tobacco crop comparable to that produced on the acreage considered in establishing the coverage; (e) planting tobacco under conditions of immediate hazard; (f) inability to obtain labor, fertilizer, machinery, or

pairs or insect poison; (g) break-down of machinery or failure of equipment due to mechanical defects; (h) neglect or malfeasance of the insured or of any person in his household or employment or connected with the farm as tenant, share cropper, or wage hand; (i) domestic animals; (j) action of any person, or State, county, or municipal government in the use of chemicals for the control of noxious weeds; or (k) theft.

10. Amount of annual premium. The premium rate per acre for any acreage will be the amount shown on the county actuarial table for the area in which the acreage is located. The annual premium for each insurance unit under the contract shall be based upon (a) the insured acreage of tobacco for the insurance unit, (b) the premium rate, and (c) the insured interest in the crop at the time of planting. The annual premium for the contract shall be the total of the premium computed for the insured for all insurance units covered by the contract. The premium with respect to any insured acreage shall be regarded as earned when the tobacco crop on such acreage is planted.

11. Manner of payment of premium. (a) The applicant executes a premium note by signing the application for tobacco crop insurance. This note represents a promise to pay to the Corporation annually during the life of the contract, on or before the applicable maturity date shown in section 29, the premium for all insurance units covered by the contract. (b) Any premium note not paid at maturity shall bear interest computed not on a per annum basis but as follows: Three percent on the principal amount not paid on or before (1) December 31 following the maturity date for all counties for which the note maturity date is on or before September 30 of the year in which the premium is earned, or (2) June 30 following the maturity date for all other counties, and an additional 3 percent on the principal amount owing at the end of each 6-month period thereafter. (c) Payment of any annual premium shall be made by means of cash or by check, money order, postal note, or bank draft payable to the order of the Treasurer of the United States. All checks and drafts will be accepted subject to collection, and payments tendered shall not be regarded as paid unless collection is made. (d) Any unpaid amount of any annual premium plus any interest due may be deducted (either before or after the date of maturity) from any indemnity payable by the Corporation, from the proceeds of any commodity loan to the insured, and from any payment made to the insured under the Soil Conservation and Domestic Allotment Act, as amended, or any other act of Congress or program administered by the United States Department of Agriculture. There shall be no refund of any annual premium overpayment of less than \$1 unless written request for such refund is received by the Corporation within 1 year after the payment thereof.

12. Notice of loss or damage. (a) Unless otherwise provided by the Corporation, if a loss under the contract is probable, notice in writing shall be given the Corporation at the county office immediately after any material damage to the insured crop. (b) In counties where tobacco is not sold through auction warehouses, if after curing the tobacco it appears that a loss under the contract was sustained, notice in writing (unless otherwise provided by the Corporation) shall be given immediately to the Corporation at the county office to allow the Corporation a reasonable time to make an appropriate inspection before the crop is either (1) sold or otherwise disposed of or (2) contracted to be sold or otherwise disposed of. (c) In any case, if, at the completion of selling or otherwise disposing of the insured tobacco crop, a loss under the contract has been sustained, notice in writing (unless otherwise provided by the Corporation) shall be given immediately to the Corporation at the county office. (d) The notices required by paragraphs (b) and (c) are in addition to any notice required by paragraph (a) of this section. If notice is not given as required by this section, the Corporation reserves the right to reject any claim for indemnity.

13. Released acreage. Any insured acreage on which the tobacco crop has been destroyed or substantially destroyed may be released by the Corporation to be put to another use. The tobacco crop shall be deemed to have been substantially destroyed if the Corporation determines that it has been so badly damaged that farmers generally in the area where the farm is located and on whose farms similar damage occurred would not further care for the crop or harvest any portion thereof. No insured acreage may be put to another use until the Corporation releases such acreage. On any acreage where the tobacco has been partially destroyed but not released by the Corporation, proper measures shall be taken to protect the crop from further damage. There shall be no abandonment of any crop or portion thereof to the Corporation.

14. Time of loss. Any loss shall be deemed to have occurred at the end of the insurance period as set forth in section 6, unless the Corporation determines that the entire tobacco crop on the insurance unit was destroyed or substantially destroyed earlier, in which event the loss shall be deemed to have occurred on the date of such damage, as determined by the Corporation.

15. Proof of loss. If a loss is claimed, the insured shall submit to the Corporation a form entitled "Statement in Proof of Loss," containing such information regarding the manner and extent of the loss as may be required by the Corporation. The statement in proof of loss shall be submitted promptly after the amount of loss can be determined, but for any year not later than the applicable date specified below following the normal time of harvest of the crop, unless the time for submitting the claim is extended in writing by the Corporation.

Date	Type of Tobacco	Date	Type of Tobacco
February 28	11	April 15	31
January 31	12	April 15	35
November 30	13	May 31	41
November 30	14	March 31	51
March 31	21	March 31	52
May 15	22	May 31	54
May 15	23	May 31	55



## ATTACH APPLICATION HERE

It shall be a condition precedent to any liability under the contract that the insured establish the amount of any loss for which claim is made, and that such loss has been directly caused by one or more of the hazards insured against by the contract during the insurance period for the crop year for which the loss is claimed, and that the insured further establish that the loss has not arisen from or been caused by, either directly or indirectly, any of the causes of loss not insured against by the contract. If a loss is claimed, any tobacco acreage which is not to be harvested shall be left intact until the Corporation makes an inspection.

**16. Insurance unit.** The amount of loss shall be determined separately for each insurance unit except as provided in section 17 (c). An insurance unit consists of all insurable acreage, considered for crop insurance purposes to be located in the county, of an insurable type of tobacco, in which one person has the entire interest or in which two or more persons have the entire interest, excluding any other acreage of tobacco in the county in which such persons together do not have the entire interest.

**17. Amount of loss.** (a) The amount of loss with respect to any insurance unit shall be determined by multiplying the planted acreage (exclusive of any acreage to which insurance did not attach) by the applicable coverage per acre and subtracting therefrom the value of the total production for the planted acreage and multiplying the remainder by the insured interest. However, if the planted acreage on the insurance unit exceeds the insured acreage on the insurance unit, the amount of loss so determined shall be reduced on the basis of the ratio of the insured acreage to the planted acreage, or if the premium computed for the insured acreage is less than the premium computed for the planted acreage, the amount of loss determined for the planted acreage may be reduced on the basis of the ratio of the premium computed for the insured acreage to the premium computed for the planted acreage, if the Corporation so elects. The value of the total production for an insurance unit shall include: (1) The gross returns (less warehouse charges) from the tobacco harvested from the insurance unit and sold on the warehouse floor, (2) the fair market value, as determined by the Corporation, of the tobacco harvested from the insurance unit and not sold on the warehouse floor, (3) the appraised cash value, as determined by the Corporation, of the unharvested tobacco on the insurance unit, (4) the appraised cash value, as determined by the Corporation, of the tobacco on any portion of the insured tobacco acreage on the insurance unit that is put to another use without the consent of the Corporation, but the amount shall not be less than the total coverage applicable to such acreage on a harvested acreage basis, and (5) the appraised cash value, as determined by the Corporation, of any loss in production due to any cause(s) not insured against. (b) In determining the fair market value of tobacco not sold through auction warehouses, the Corporation reserves the right to inspect such tobacco pursuant to section 12 (b) before it is sold or contracted to be sold or otherwise disposed of by the insured, and, if the best offer received by the insured for any such tobacco is considered by the Corporation to be inadequate, to obtain additional offers therefor on behalf of the insured. If the best offer obtained for any tobacco is not satisfactory to the Corporation and the Corporation so elects, the insured shall (1) release all right, title, and interest in such tobacco to the Corporation, whereupon the value of such tobacco so released to the Corporation shall not be considered in determining any indemnity due under the contract, and (2) properly store and protect such tobacco from unreasonable damage (until not later than the end of the marketing season) on the farm or elsewhere at no cost to the Corporation. (c) If the production from two or more insurance units is commingled and the insured fails to establish and maintain records satisfactory to the Corporation of acreage or the production from each, the insurance with respect to such units may be voided by the Corporation for the crop year and the premium forfeited by the insured. However, if all the component parts are insured the total coverage for the component parts may be considered as the total coverage for the combination, if the Corporation so elects, in which case any loss for such combination shall be determined as outlined in paragraph (a) of this section. Where the insured fails to establish and maintain separate records, satisfactory to the Corporation, of uninsured acreage and production therefrom and for one or more insurance units or portions thereof, any production from such acreage which is commingled with production from the insured acreage shall be considered to have been produced on the insured acreage, or the insurance with respect to such unit(s) under the contract may be voided by the Corporation for the crop year and the premium forfeited by the insured.

**18. Payment of indemnity.** (a) Indemnities shall be paid only by check. The amount of indemnity for which the Corporation may be liable will be payable within 30 days after satisfactory proof of loss is approved by the Corporation, but if payment is delayed for any reason, the Corporation shall not be liable for interest or damages on account of such delay. (b) Indemnities shall be subject to all provisions of the contract, including the right of the Corporation to deduct from any indemnity the unpaid amount of any earned premium plus any interest due or any other obligation of the insured to the Corporation. (c) Any indemnity payable under a contract shall be paid to the insured or such other person as may be entitled to the benefits under the provisions of the contract, notwithstanding any attachment, garnishment, receivership, trustee process, judgment, levy, equity, or bankruptcy, directed against the insured or such other person, or against any indemnity alleged to be due to such person; nor shall the Corporation or any officer, employee, or representative thereof, be a proper party to any suit or action with reference to such indemnity, nor be bound by any judgment, order, or decree rendered or entered therein. Nothing herein contained shall excuse any person entitled to the benefits of the contract from full compliance with, or performance of, any lawful judgment, order, or decree with respect to the disposition of any sums paid thereunder as an indemnity. (d) If a check issued in payment of an indemnity is returned undeliverable at the last known address of the payee, and if such payee or other person entitled to the indemnity makes no claim for payment within 2 years after the issuance of the check, such claim shall not thereafter be payable, except with the consent of the Corporation.

**19. Payment to transferee.** (a) If the insured transfers all or a part of his insured interest in a tobacco crop before the beginning of harvest or the time of loss, whichever occurs first, he shall immediately notify the Corporation thereof in writing at the county office. The transferee under such a transfer will be entitled to the benefits of the contract with respect to the interest so transferred, provided the transferee immediately following the transfer makes suitable arrangements with the Corporation for the payment of any premium with respect to the interest so transferred, whereupon the transferee and the transferor shall be jointly and severally liable for the amount of such premium. Any transfer shall be subject to any collateral assignment made by the original insured in accordance with section 23. However, the Corporation shall not be liable for a greater amount of indemnity in connection with the insured crop than would have been paid if the transfer had not taken place. (b) An involuntary transfer of an insured interest in a tobacco crop solely because of the existence of a debt, lien, mortgage, garnishment, levy, execution, bankruptcy, or other process shall not entitle any holder of any such interest to any benefits under the contract. (c) Any deduction to be made from an indemnity payable to the transferee shall not exceed the annual premium, plus any interest due, on the land involved in the transfer for the crop year in which the transfer is made, plus the unpaid amount of any other obligation of the transferee to the Corporation. (d) If, as a result of any transfer, diverse interests appear with respect to any insurance unit, any indemnity payable with respect to such unit may be paid jointly to all persons having the insured interest in the crop at the time harvest is commenced or the time of loss, whichever occurs first, or to one of such persons on behalf of all such persons, and payment in any such manner shall constitute a complete discharge of the Corporation's liability with respect to such unit under the contract. (e) If a transfer is effected in accordance with paragraph (a) above, the contract of the transferor shall cover the interest so transferred only to the end of the insurance period for the crop year during which the transfer is made.

**20. Determination of person to whom indemnity shall be paid.** In any case where the insured has transferred his interest in all or a portion of the tobacco crop on any insurance unit or has ceased to act as fiduciary, or has died, has been judicially declared incompetent or has disappeared, payment in accordance with the provision of the contract will be made only after the facts have been established to the satisfaction of the Corporation. The determination of the Corporation as to the existence or nonexistence of a circumstance in the event of which payment may be made and of the person(s) to whom such payment will be made shall be final and conclusive. Payment of any indemnity under this section shall constitute a complete discharge of the Corporation's obligation with respect to the loss for which such indemnity is paid and settled and shall be a bar to recovery by any other person.

**21. Other insurance.** (a) If the insured has or acquires any other insurance against substantially all the risks that are insured against by the Corporation under the contract, regardless of whether such other insurance is valid or collectible, the liability of the Corporation shall not be greater than its share would be if the amount of its obligations were divided equally between the Corporation and such other insurer. (b) In any case where an indemnity is paid to the insured by another Government agency because of damage to the tobacco crop, the Corporation reserves the right to determine its liability under the contract, taking into consideration the amount paid by such other agency.

**22. Subrogation.** The Corporation may require from the insured an assignment of all rights of recovery against any person(s) for loss or damage to the extent that payment therefor is made by the Corporation, and the insured shall execute all papers required and shall do everything that may be necessary to secure such rights.

**23. Collateral assignment.** The original insured may assign his right to an indemnity under the contract by executing a form entitled "Collateral Assignment" and upon approval thereof by the Corporation the interest of the assignee will be recognized, including the right of the assignee to submit a form entitled "Statement in Proof of Loss" if the insured refuses to submit or disappears without having submitted such statement.

**24. Records and access to farm.** For the purpose of enabling the Corporation to determine any loss that may have occurred under the contract, the insured shall keep or cause to be kept for 1 year after the time of loss, records of the harvesting, sale, or other disposition of all tobacco produced on each insurance unit covered by the contract and on any uninsured acreage in the county in which he has an interest, and such records shall be made available for examination by the Corporation. As often as may be reasonably required, any person(s) designated by the Corporation shall have access to the farm(s) for purposes related to the contract.

**25. Voidance of contract.** The contract may be voided and the premium forfeited to the Corporation without the Corporation waiving any right or remedy, including its right to collect the amount of the note executed by the insured, whether before or after maturity, if (a) at any time the insured has concealed any material fact or made any false or fraudulent statements relating to the contract, the subject thereof, or his interest in the tobacco crop covered thereby, or (b) the insured shall neglect to use all reasonable means to produce, care for, or save the tobacco crop covered thereby whether before or after damage has occurred, or (c) the insured fails to give any notice, or otherwise fails to comply with the terms of the contract, including the note, at the time and in the manner prescribed.

**26. Modification of contract.** No notice to any representative of the Corporation or knowledge possessed by any such representative or by any other person shall be held to effect a waiver of or change in any part of the contract or to estop the Corporation from asserting any right or power under such contract, nor shall the terms of such contract be waived or changed except as authorized in writing by a duly authorized officer or representative of the Corporation, nor shall any provisions or condition of the contract or any forfeiture be held to be waived by any delay or omission by the Corporation in exercising its rights and powers thereunder or by any requirement, act, or proceeding, on the part of the Corporation or of its representatives, relating to appraisal or to any examination herein provided for.

**27. General.** (a) In addition to the terms and provisions in the application and policy, the Tobacco Crop Insurance Regulations for Continuous Contracts Covering 1949 and Succeeding Crop Years (7 CFR, Part 417, § 417.1 417.14) shall govern with respect to (1) death, incompetence, or disappearance of the insured, (2) fiduciaries, (3) prohibition against assignment or transfer of claims for refunds, (4) rounding of fractional units, (5) creditors, and (6) minimum participation requirements. (b) Copies of the regulations and forms referred to in this policy are available at the county office.

28. **Meaning of terms.** For the purpose of the tobacco crop insurance program, the term:

(a) "Contract" means the accepted application for insurance and this policy.

(b) "County Actuarial Table" means the form(s) and related material (including the crop insurance maps) approved by the Corporation for listing the coverages per acre and the premium rates per acre applicable in the county, and shall be on file in the county office.

(c) "County office" means the office of the county agricultural conservation association in the county or other office specified by the Corporation.

(d) "Crop year" means the period beginning with the day following the applicable closing date for the filing of applications for insurance for any year and within which the tobacco crop is planted and normally harvested and shall be designated by reference to the calendar year in which the crop is harvested.

(e) "Harvest" means any severance of the tobacco plant from the land, except that with respect to types 11, 12, 13, and 14, "harvest" means the first priming.

(f) "Market price" in the case of tobacco of types 11, 12, 13, 14, 21, 22, 23, 31, and 35 means the average auction price of the applicable type (less warehouse charges), as determined by the Corporation, during the first 25 market days of auction sales for the belt or area, adjusted where applicable for normal trend, except that a shorter period may be used if the Corporation determines that approximately 80 percent of the tobacco crop is sold in such period. In the case of tobacco of types 41, 51, 52, 54, and 55, the "market price" shall be that price determined by the Corporation.

(g) "Person" means an individual, partnership, association, corporation, estate, or trust, or other business enterprise or other legal entity and, wherever applicable, a State, a political subdivision of a State, or any agency thereof.

(h) "Planting" means transplanting the tobacco plant from the plant bed to the field.

(i) "Share cropper" means a person who works a farm in whole or in part under the supervision of the operator and is entitled to receive a share of the tobacco crop thereon or of the proceeds therefrom.

(j) "State Director" means the representative of the Corporation responsible for the executive direction of the Federal crop insurance program in the State.

(k) "Tenant" means a person other than a share cropper who rents land from another person for a share of the tobacco crop or proceeds therefrom produced on such land.

(l) "Tobacco" means the type(s) of tobacco insured under the contract.



29. **Date table.** For each year of the contract the maturity date of the note and the contract cancellation date are as follows:

<i>State and county</i> <sup>1</sup>	<i>Maturity date</i> <sup>2</sup>	<i>Cancellation date</i> <sup>3</sup>
Connecticut	October 31	April 30
Florida	July 31	February 28
Georgia	July 31	February 28
Kentucky	December 31	April 15
Massachusetts	October 31	April 30
North Carolina		
Columbus	August 15	March 15
Pitt	August 31	March 25
Stokes	September 30	April 5
Surry	September 30	April 5
Vance	September 15	March 31
Wake	September 15	March 31
Wilson	August 31	March 25
Ohio	December 31	April 15
Pennsylvania	November 30	April 30
South Carolina	August 15	March 15
Tennessee	December 31	April 15
Virginia		
Appomattox	December 31	April 5
Halifax	September 30	April 5
Lunenburg	September 30	April 5
Pittsylvania	September 30	April 5
Washington	December 31	April 15
Wisconsin	February 28	April 30

<sup>1</sup> If no county name(s) appears for a State, the dates shown for such State are applicable to all tobacco crop insurance counties in that State.

<sup>2</sup> The maturity date of the premium note for any year shall be the applicable date following the planting of the tobacco crop for such year.

<sup>3</sup> The cancellation date is the applicable date preceding the beginning of the crop year for which cancellation is to become effective.

# **POINTS FOR THE INSURED TO REMEMBER**

These points are only reminders. Read your contract carefully.

**Caring for your crop.**—You are expected to follow good farming practices in preparing your land, and in planting, caring for, harvesting, curing, and grading your tobacco crop.

**Reporting acreage.**—Promptly after planting your tobacco you are required to submit an acreage report to the county office.

**Reporting damage before harvest.**—Report promptly to the county office any material damage to your tobacco crop.

**Reporting loss after harvest.**—If at the completion of selling or otherwise disposing of your tobacco crop the value of the crop on any insurance unit is less than the coverage, report this fact to the county office immediately.

In counties where tobacco is not sold through auction warehouses, an additional notice is required. (See section 12 of policy.)

**Paying your premium.**—Your premium note is due on the maturity date shown in the Date Table of this policy. Prompt payment will avoid interest charges.

**Length of contract.**—This contract remains in effect from year to year until canceled by either party, in accordance with section 7 of the policy, on or before the cancellation date for your county as shown in the Date Table.

**Transfer of growing crop.**—If you transfer to another person all or any part of your interest in an insured tobacco crop after planting, notify the county office immediately in writing. Such person will have no protection under the contract unless he immediately makes suitable arrangements with the Corporation for the payment of the premium for the acreage and interest transferred. However, such arrangements will not relieve you of responsibility for the total premium.